

FIGURE 1

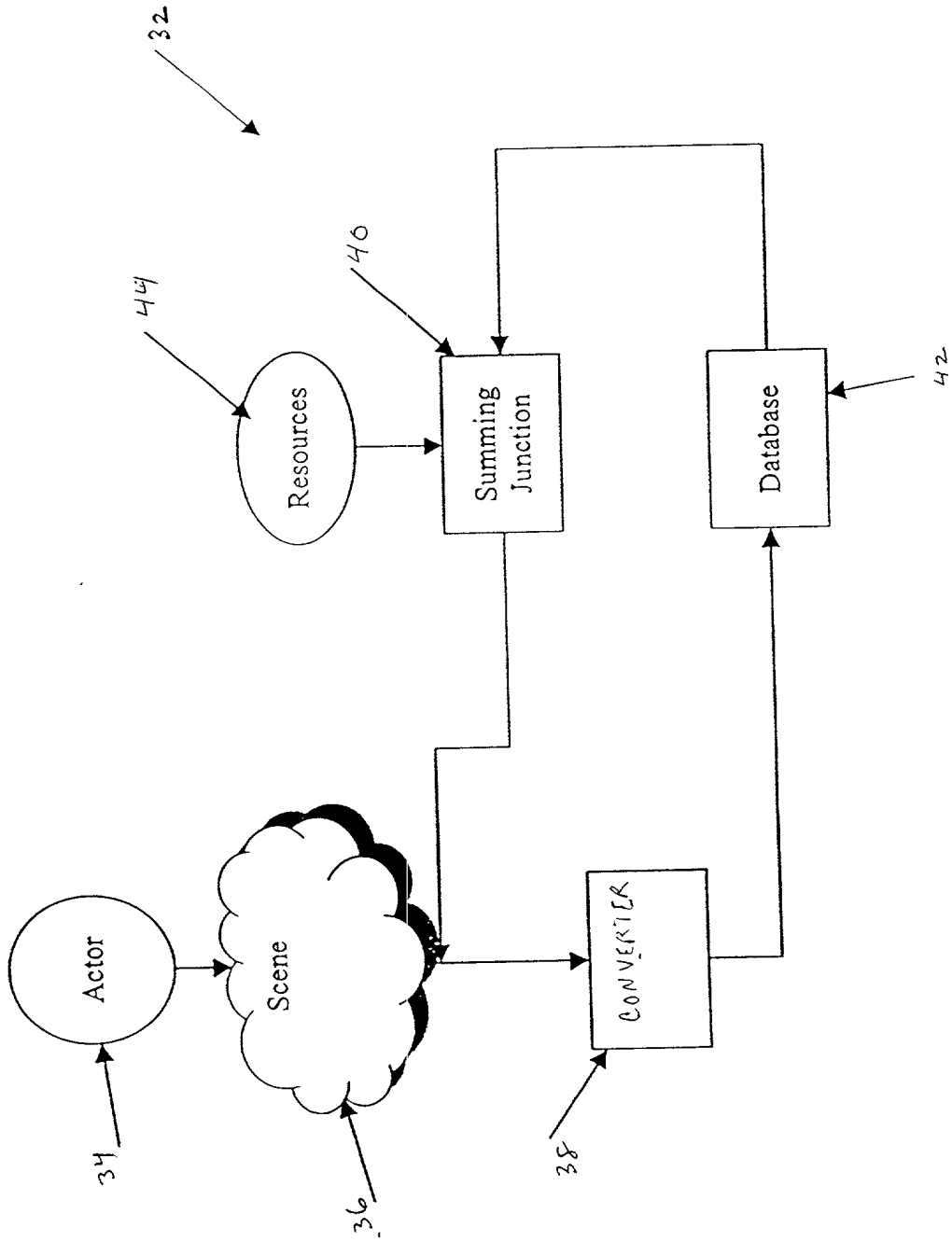


FIGURE 2

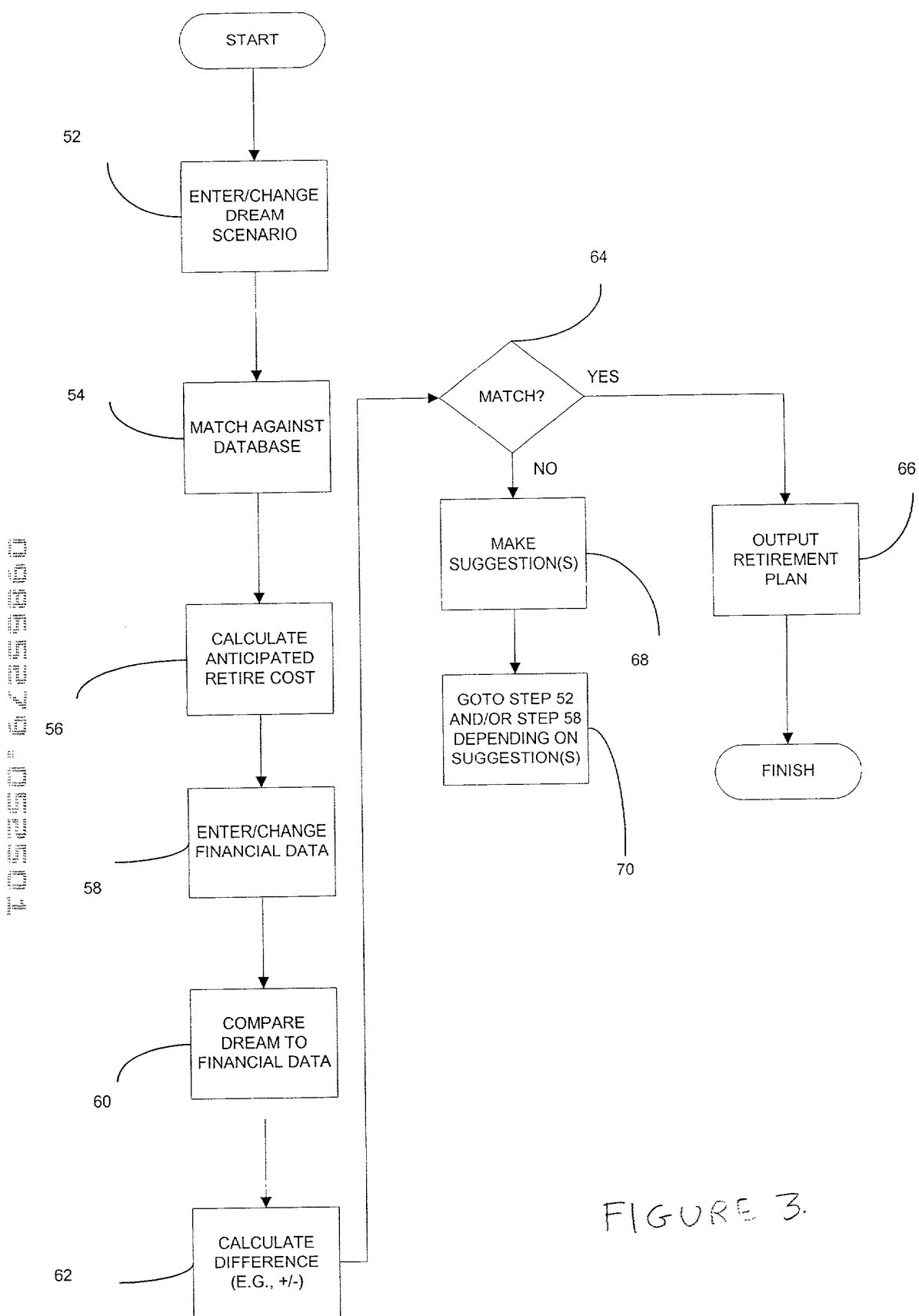


FIGURE 3.

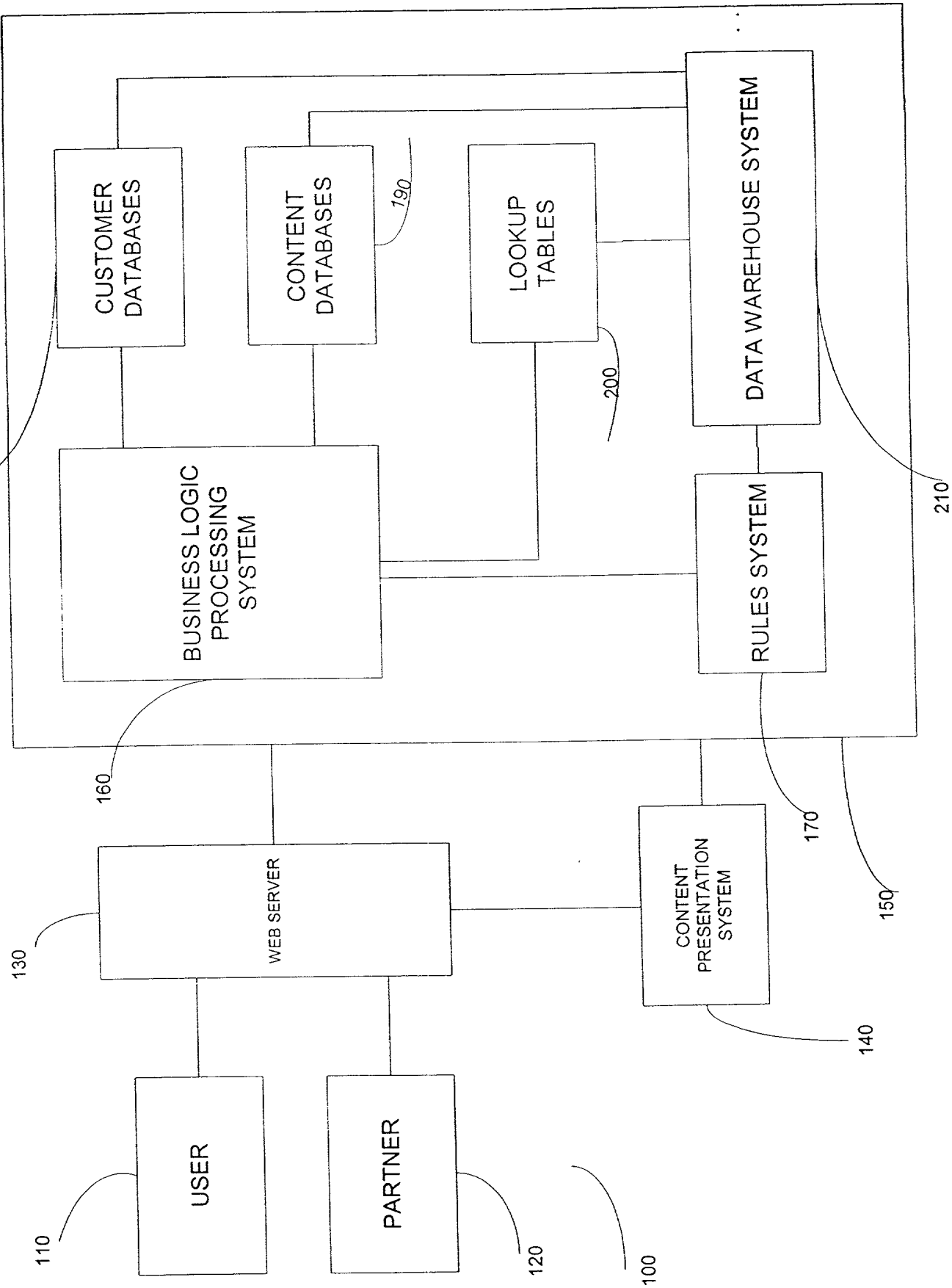


FIGURE 4

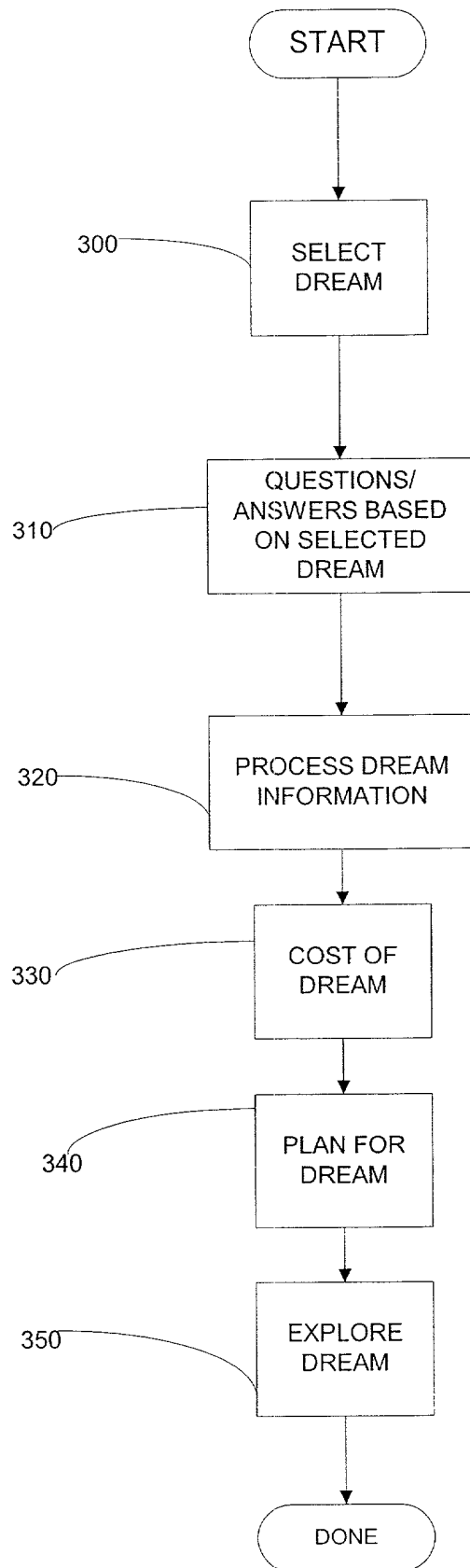


FIGURE 5

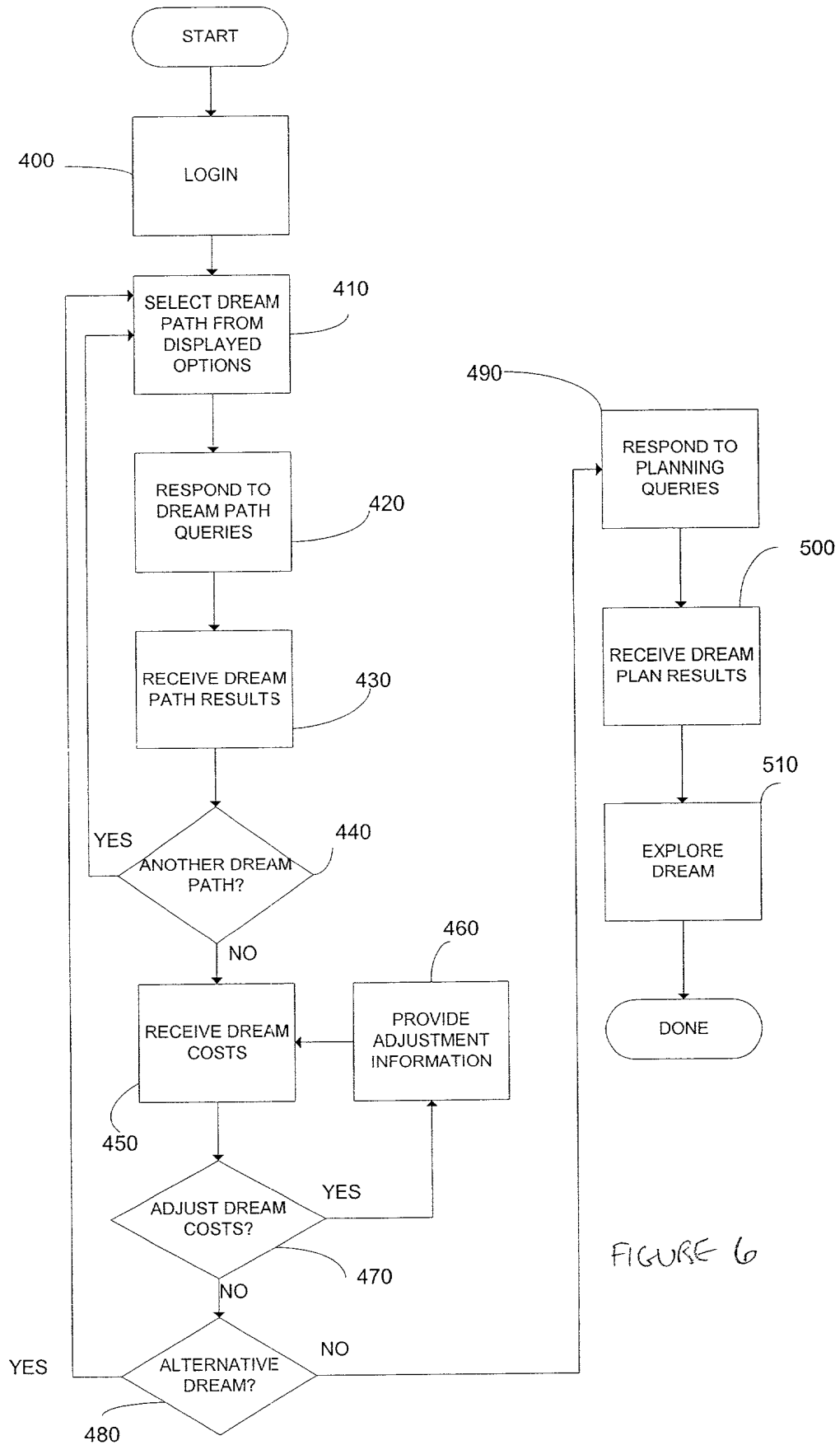


FIGURE 6

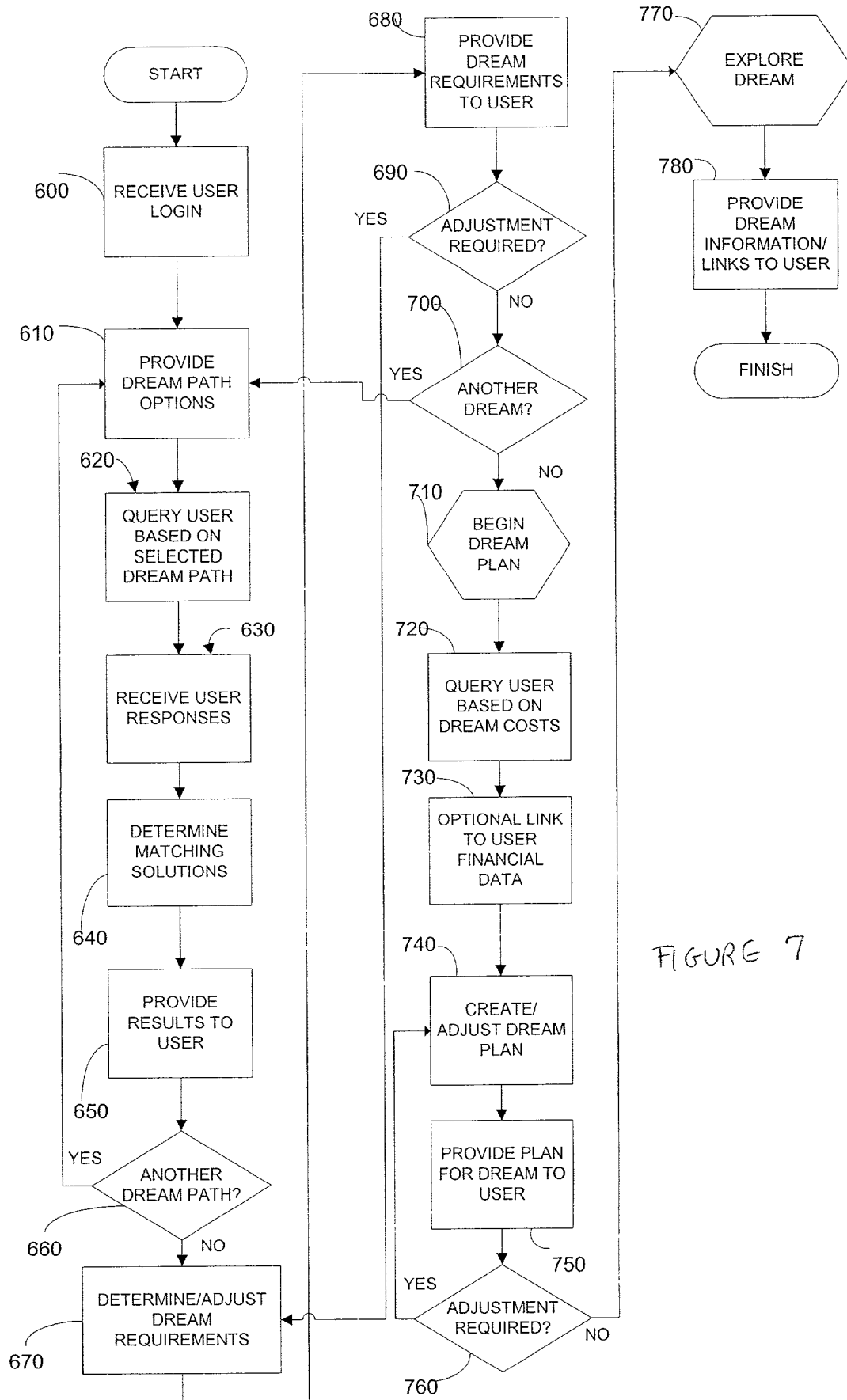


FIGURE 7

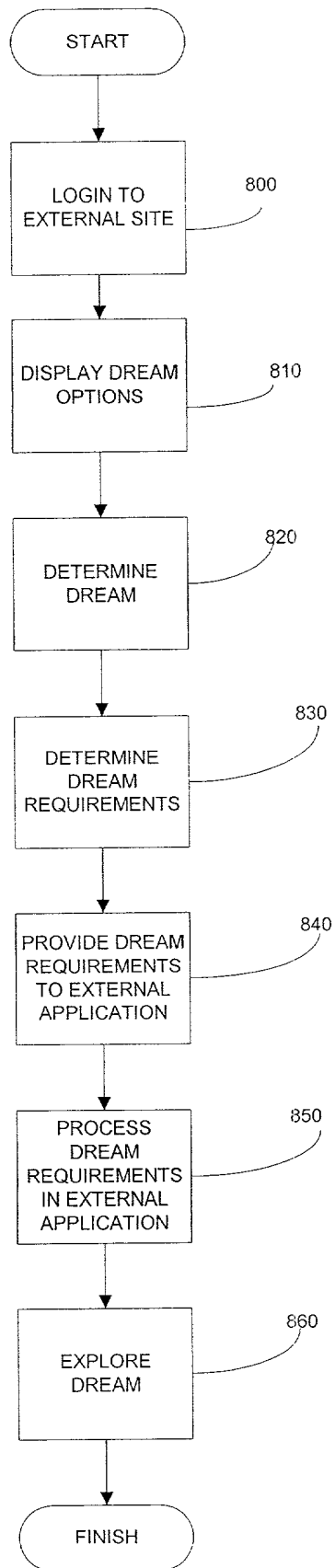


FIGURE 8

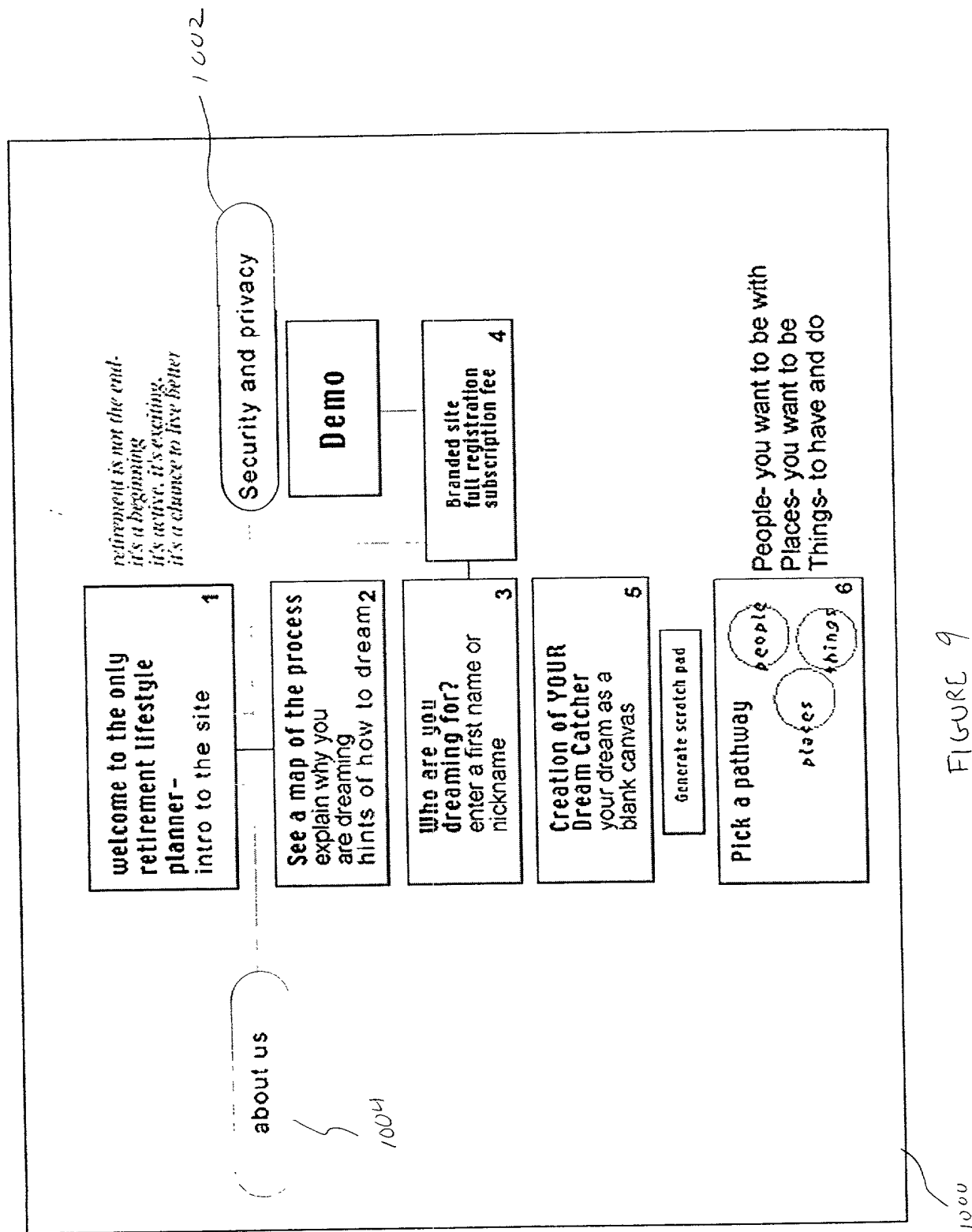


FIGURE 9

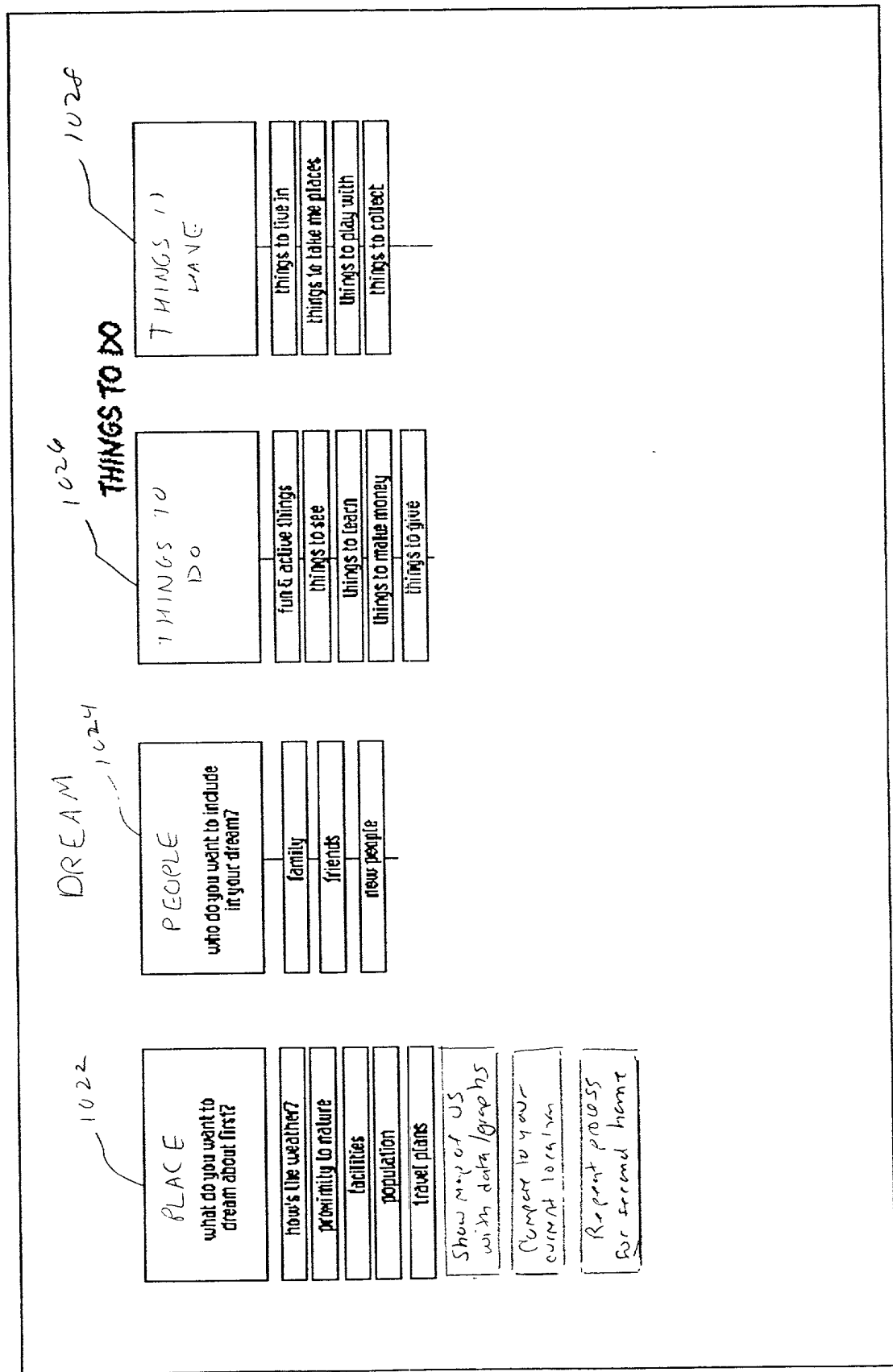


FIGURE 10

1020

1000 900 800 700 600 500 400 300 200 100 0

PLACE

what do you want to dream about first?

primary residence secondary residence U.S. travel destination

how's the weather?

in mid-winter

temperature should be

any cold mild hot
30 or lower 80 or higher

amount of rain

if they pick cold then this says "snow"

any light mild heavy

humidity

any low mild high

sunshine

any cloudy mixed always sunny

wind

any calm mild windy

in mid-summer

temperature should be

any cold mild hot
30 or lower 80 or higher

amount of rain

if they pick cold then this says "snow"

any light mild heavy

humidity

any low mild high

sunshine

any cloudy mixed always sunny

wind

any calm mild windy

go through remaining columns

FIGURE 11

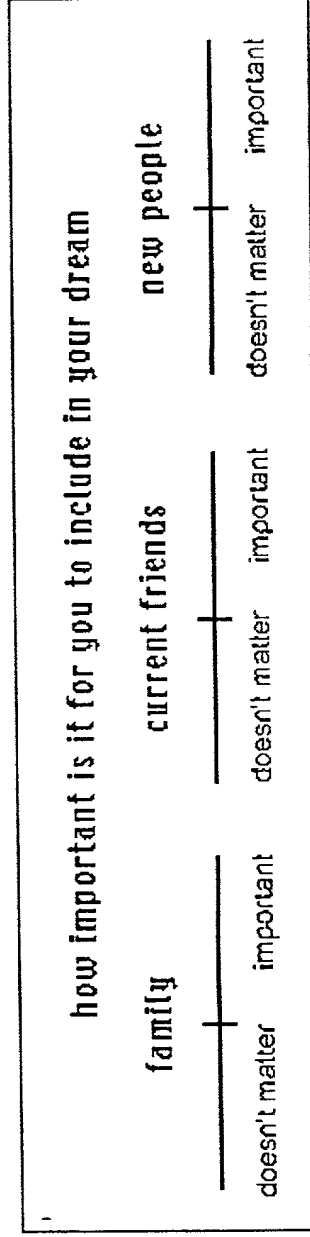
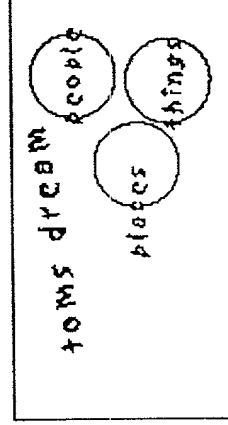


FIGURE 14

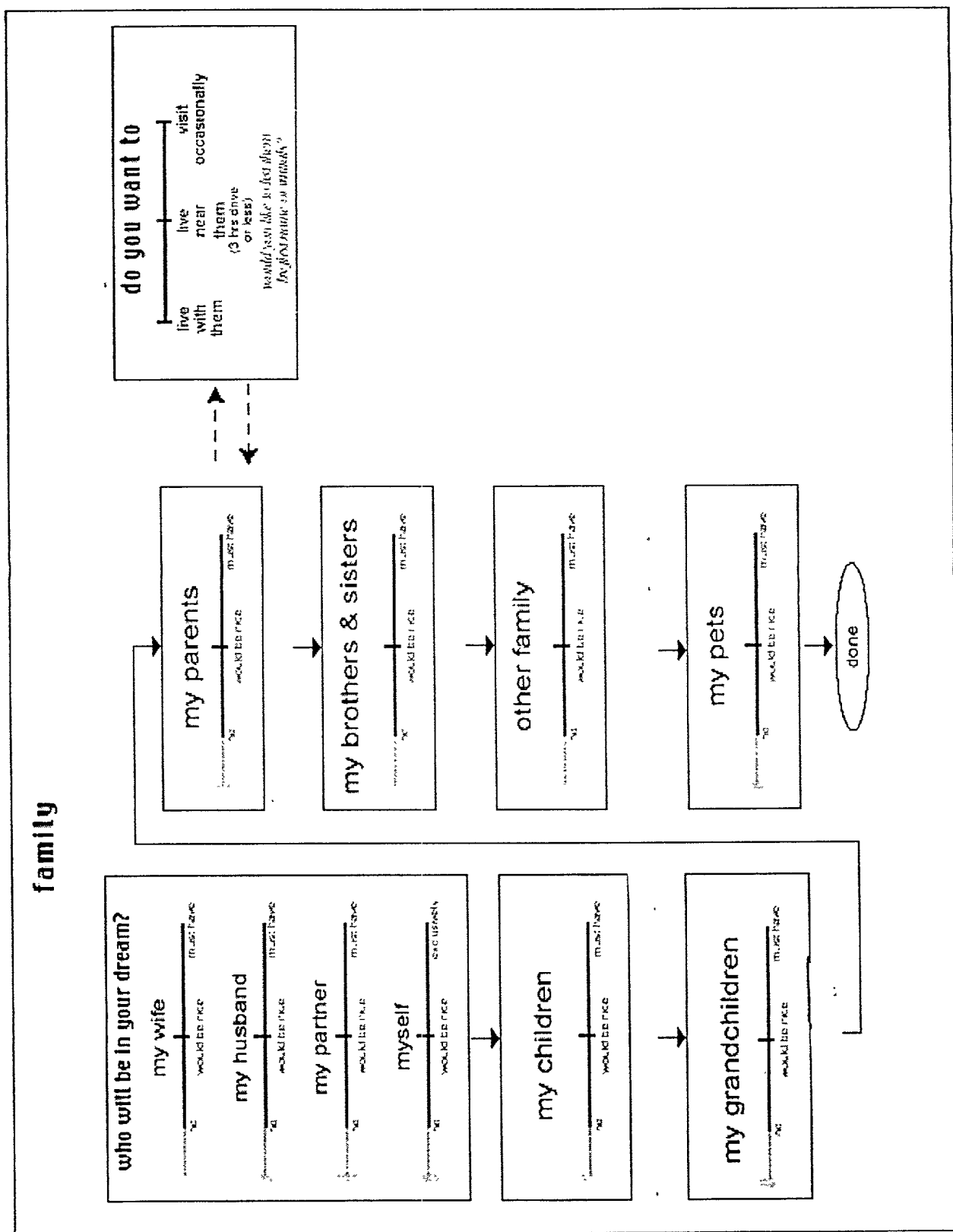


FIGURE 19

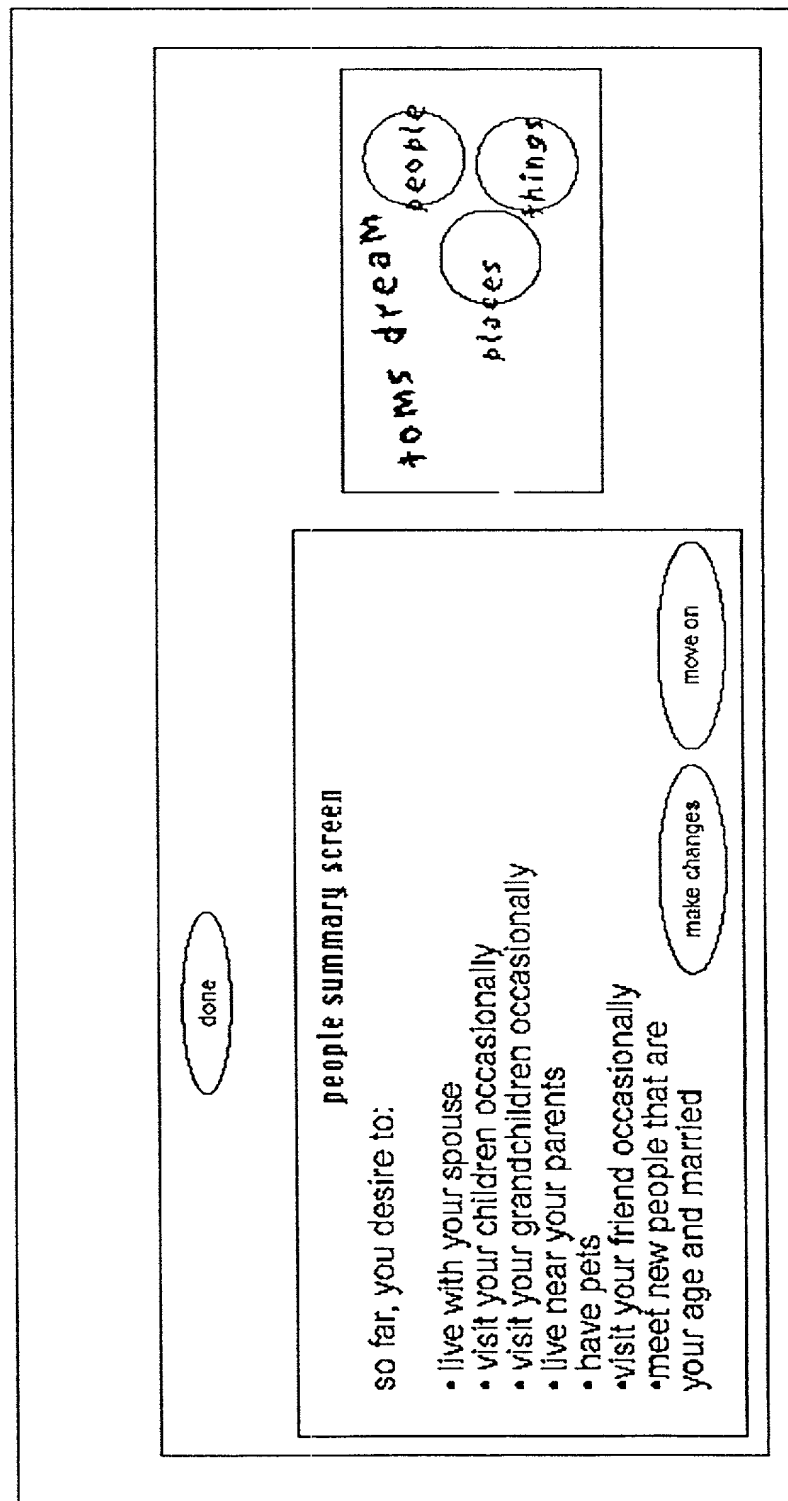


FIGURE 17

THINGS- to do

what types of activities are important to you?

things to see

museums, plays, sports, etc.

doesn't matter

important

things to learn

education, classes, new skills, etc.

doesn't matter

important

things to give

your time, your experiences, your assets, etc.

doesn't matter

important

fun & active things

going, gardening, chess, walking, etc.

doesn't matter

important

things to make money

jobs, owning a business, etc.

doesn't matter

important

FIGURE 18

<p>active things</p> <p>let us help you pick an activity</p> <p>I want to do them...</p> <p>don't care inside both outside</p> <p>don't care with a lot of people both alone</p> <p>don't care on land both on water</p> <p>don't care warm weather both cold weather</p> <p>don't care with my mind both with my body</p> <p>I know what I want. show me a list of activities</p>	<p>things to see</p> <p>what would you like to see</p> <p>cultural events <i>art, music, plays, museums, etc.</i></p> <p>don't care must see</p> <p>sporting events <i>football, basketball, hockey, etc.</i></p> <p>don't care must see</p> <p>nature <i>mountain peaks, forests, lakes, glaciers, etc.</i></p> <p>don't care must see</p> <p>I know what I want. show me a list of things to see</p>	<p>things to learn</p> <p>would you like to learn...</p> <p>NA for professional purposes both personal benefit</p> <p>NA for fun both for official credit</p> <p>NA from friends & neighbors both at a community education class accredited institution</p>	<p>things to make money</p> <p>how would you like to make money</p> <p>no way job part time full time</p> <p>no way my own business maybe definitely</p> <p>no way my investments maybe definitely</p>
<p>things to give</p> <p>what would you like to give</p> <p>my time</p> <p>not interested to the community to my family both</p> <p>my experience / knowledge</p> <p>not interested to the community to my family both</p> <p>my assets</p> <p>not interested to charities to my family both</p>			

FIGURE 19

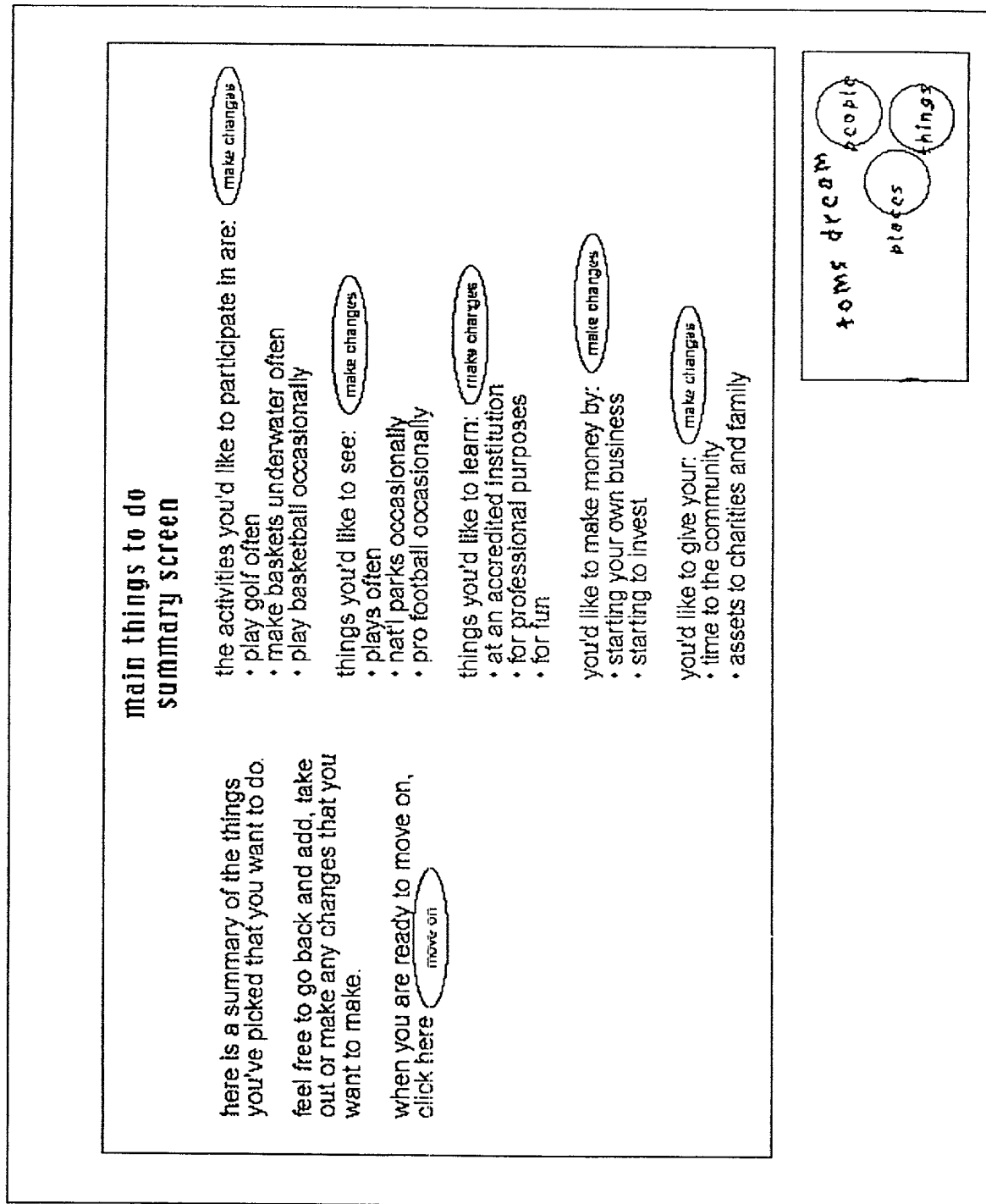


FIGURE 20

THINGS TO HAVE

what new things do you want to have?

things to live in

house apartment, RV, etc.

doesn't matter would be nice must have

things to take me places

car boat motorcycle plane, etc.

doesn't matter would be nice must have

things to collect

stamps, antiques, art, etc.

doesn't matter would be nice must have

THINGS TO LIVE IN

what sort of residence do you want?

stationary both mobile

small both large

on land both on water

i know what i want. show me a list of options

go to university index of options

THINGS TO TAKE ME PLACES

do you want to travel:

by water by land by air

i know what i want. show me a list of options

go to university index of options

THINGS TO PLAY WITH

do you want your playthings to be:

no alive yes

fun

not really definitely

functional

not really definitely

hightech

not really definitely

i know what i want. show me a list of options

go to university index of options

THINGS TO COLLECT

do you want your collectibles to be:

no alive yes

fun

not really definitely

an investment

not really definitely

of sentimental value

not really definitely

old or new?

old new

i know what i want. show me a list of options

go to university index of options

FIGURE 21

Place People Things When Summary	
<p>your dream</p> <p>Other costs of living to consider:</p> <p>healthcare-related expenses</p> <p>groceries, utilities</p> <p>health, life insurance...</p> <p>utilities, taxes...</p> <p>homeowner's insurance...</p>	<p>what does your dream cost?</p> <p>Estimate Your Cost</p> <p>\$400 per month (omit) explore your cost</p> <p>\$150 per week (omit) explore your cost</p> <p>\$200 per month (omit) explore your cost</p> <p>\$200 per month (omit) explore your cost</p> <p>\$600 per month (omit) explore your cost</p>
<p>Place People Things When Summary</p>	<p>what does your dream cost?</p> <p>Estimate Your Cost</p> <p>\$400 per month (omit) explore your cost</p>
<p>Place People Things When Summary</p>	<p>what does your dream cost?</p> <p>Estimate Your Cost</p> <p>\$400 per month (omit) explore your cost</p>

FIGURE 22

FIGURE 2'3

Financial Plan Lite Calculator

Tom's dream

1) what is your total household income?	<input type="text"/>
2) how much of that do you expect to save each year?	
• in your retirement plans (401k, 403b, 457, IRA, etc)	<input type="text"/>
• other (stocks, bonds, mutual funds, CDs, etc)	<input type="text"/>
3) how much in savings do you currently have?	
• in your retirement plans (401k, 403b, 457, IRA, etc)	<input type="text"/>
• other (stocks, bonds, mutual funds, CDs, etc)	<input type="text"/>
4) what is the value of the house(s) & property you own?	
• approximate market value	<input type="text"/>
• approximate mortgage debt	<input type="text"/>
5) years to retirement	
• your current age	<input type="text"/>
• the age you want to retire at	<input type="text"/>
6) what annual investment rate of return do you want to assume?	
(chOOSE a rate of return before taxes)	
• for your retirement plan assets	<input type="text"/>
• for your other assets	<input type="text"/>

input summary options

FIGURE 24

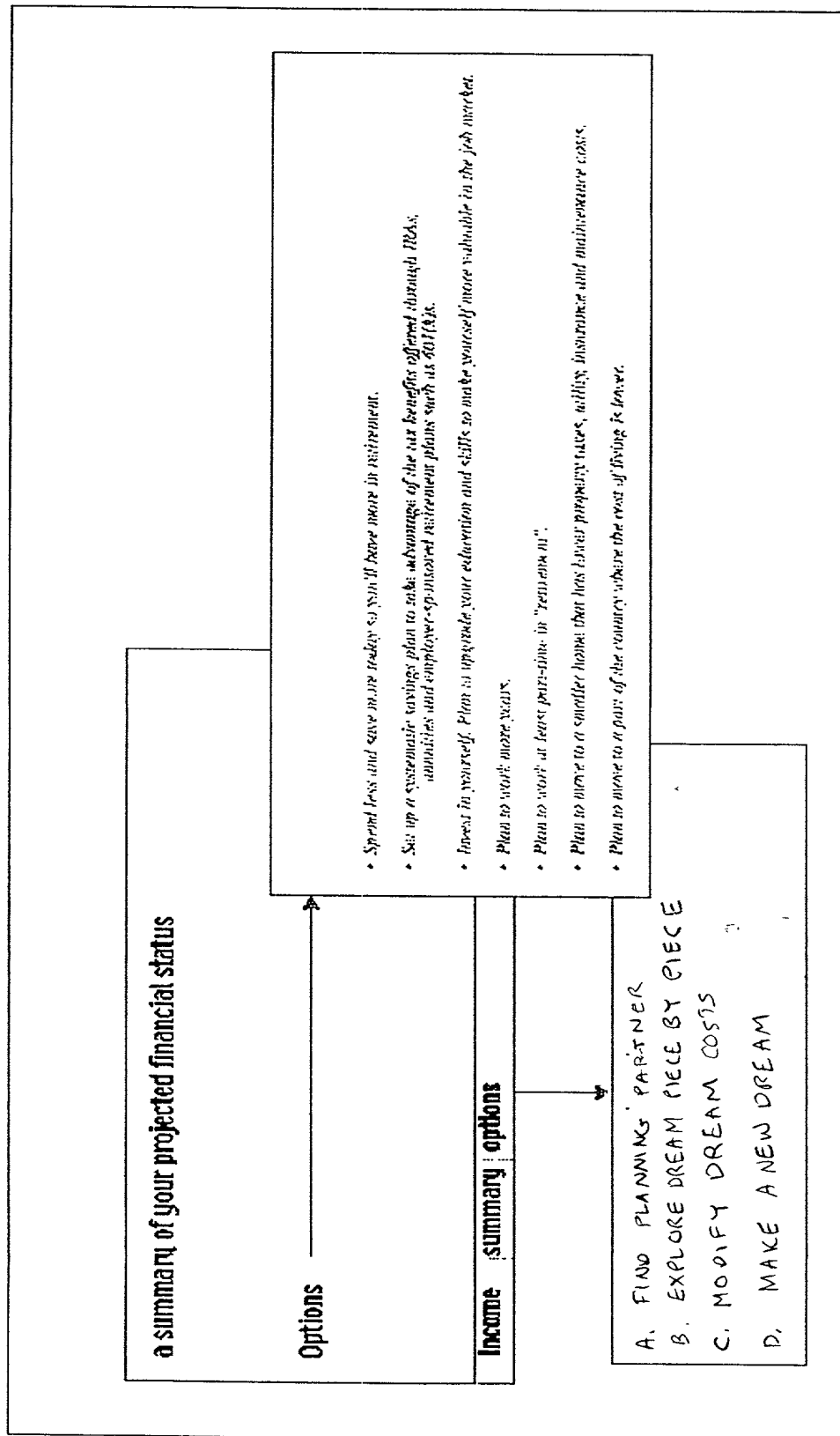


FIGURE 25

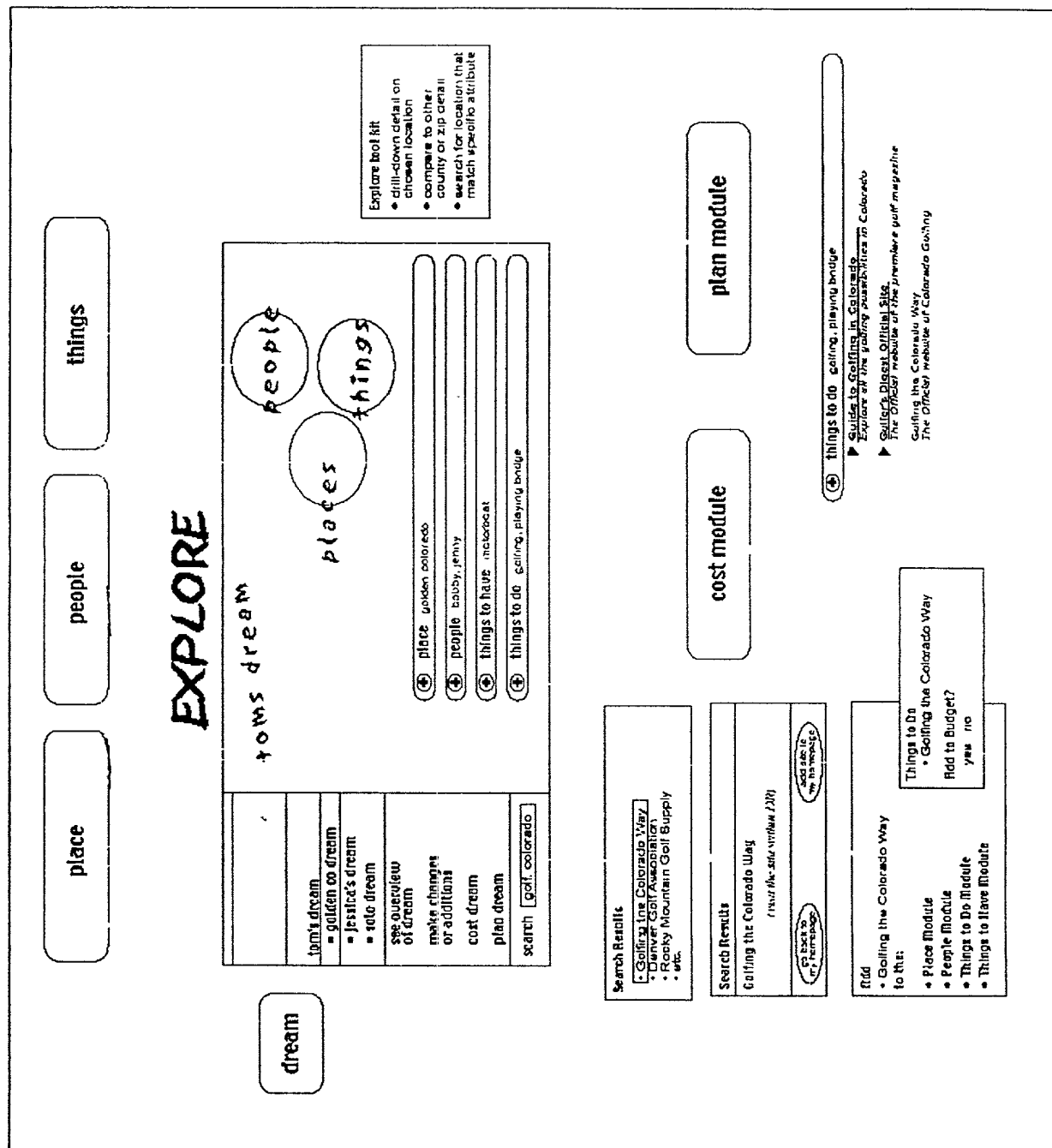


FIGURE 26

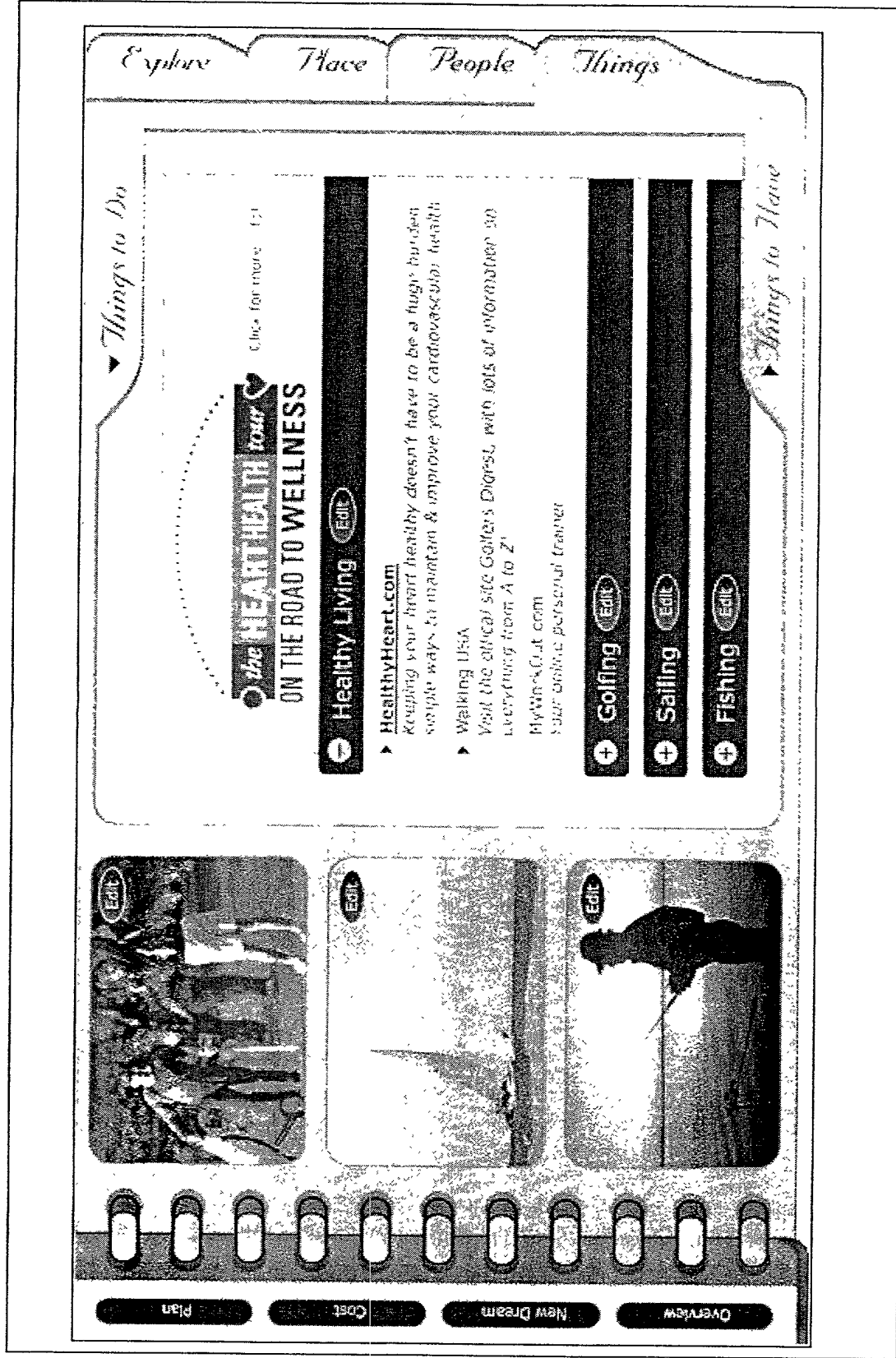


FIGURE 28

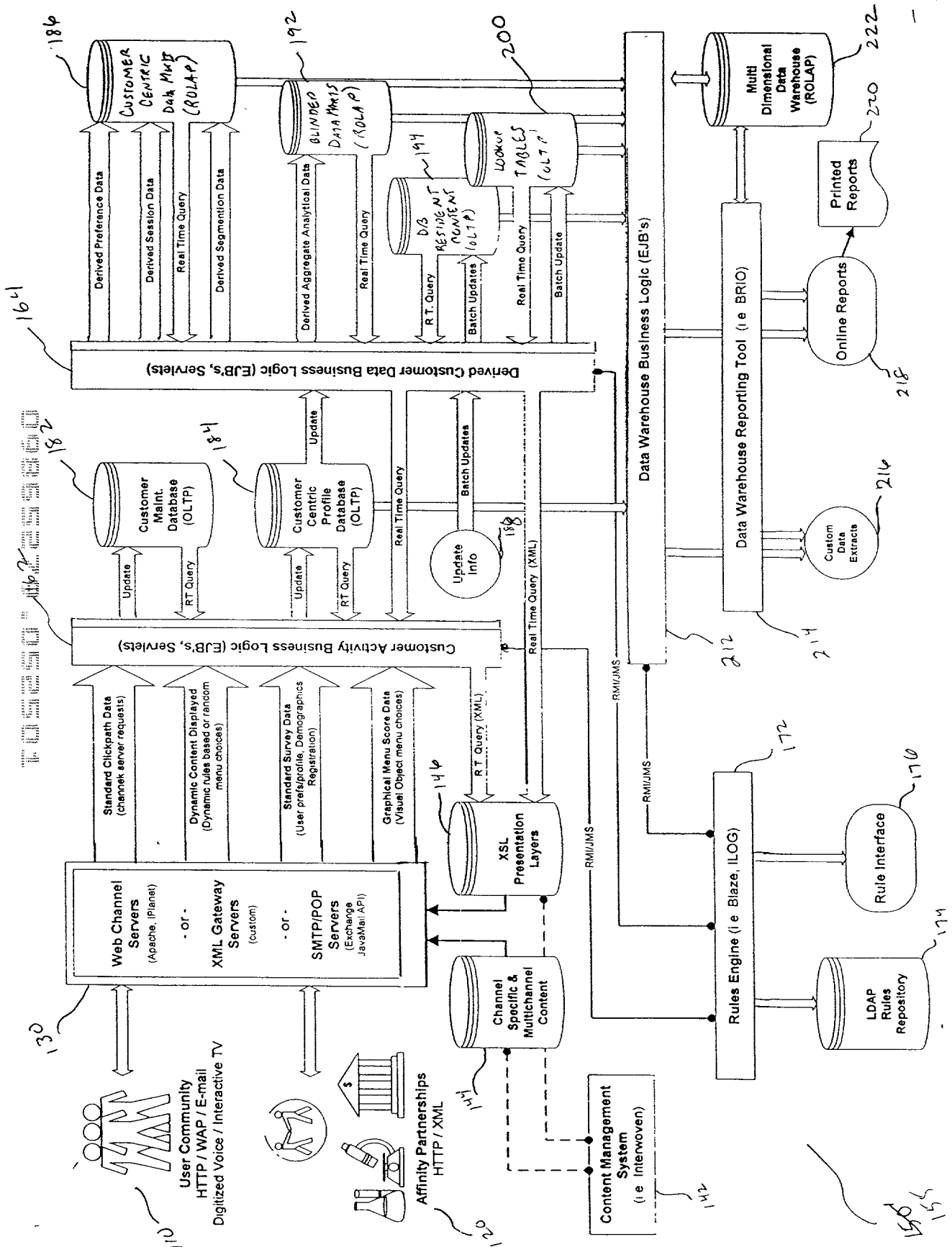


FIGURE 29